

REMARKS

The Final Office Action of August 20, 2007 was based on pending Claims 1-29 and 38. Claims 4, 7, 8, 11, 24, and 38 are amended by this paper to clearly recite and distinctly claim what the Applicants regard as the invention. Thus, Claims 1-29 and 38 remain pending and reconsideration of these claims is respectfully requested based on the amendments and remarks of this paper and the concurrently filed Request for Continued Examination.

In the Office Action of August 20, 2007, the Examiner rejects Claims 1, 2, 4, 5, 7-8, 11-29, and 38 under 35 U.S.C. § 102(b) as being anticipated by Carney et al. (U.S. Patent No. 5,890,141). The Applicants have carefully reviewed the Carney et al. '141 reference and notes that Carney et al. describes various systems and methods for detecting and preventing check fraud by providing prepared checks with unique check digits and systems and methods for evaluating these check digits for detection of possible fraud or counterfeiting. The Carney et al. system scans predefined check parameters, such as check amount, bank account, and payee (Col. 3, ll. 58-59) "and using a pre-determined specialized algorithm, calculates a corresponding numeric rendition of the payee name either alone or in combination with other payee/check information, and ultimately, a corresponding check digit value. During the printing process, the check digit of this numeric rendition is applied to the check MICR line or some other location on the check face prior to passing the check to the envelope being processed." (Col. 3, l. 67 — Col. 4, l. 7). Carney et al. '141 further discloses at Col. 6, beginning at line 14, "the reader/sorter 250 further includes an image camera 260 for capturing the payee name and issue date from the face of the check when presented. These captured alpha and numeric characters are then converted to numeric values and combined with the information read from the MICR line and the check digit routine is recalculated.

Thus, Carney et al. is not actually replacing separator symbols in a MICR line demarcating between an account number field, a routing number field, and/or a check number field but rather is converting alphanumeric fields on the prepared check to numeric values and further operating on the numeric conversion of the alphanumeric characters through a check sum algorithm to derive a check sum for security purposes to facilitate detection of possible incidences of fraud and/or counterfeiting. Carney et al. thus fails to anticipate each and every element of the Applicants' claimed invention, including, but not limited to, replacing separator

symbols of an original check identifier in MICR format with replacement symbols where the separator symbols separate a plurality of numeric fields, the plurality of numeric fields comprising a routing number field, an account number field and a check number field. The Applicants thus believe that Claims 1, 2, 4, 5, 7-9, 11-29, and 38 are not anticipated under 35 U.S.C. § 102(b) by Carney et al. '141 and respectfully request that the rejection be withdrawn.

The Examiner further rejects Claims 3, 6, and 10 under 35 U.S.C. § 103(a) as being unpatentable over Carney et al. As previously noted, the Applicants believe that the respective base claims of Claims 3, 6, and 10 are patentable over the Carney et al. '141 reference. The Applicants further believe that Claims 3, 6, and 10 properly further define the Applicants' invention and are thus also patentable due at least in part to their dependence on the respective base claims. The Applicant thus requests that the rejection of Claims 3, 6, and 10 under 35 U.S.C. § 103(a) over Carney et al. be withdrawn.

No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, the Applicants are not conceding in this application that previously pending claims are not patentable over the cited references. Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. The Applicants reserve the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that the Applicants have made any disclaimers or disavowals of any subject matter supported by the present application.

Application No.: 10/041,714
Filing Date: January 8, 2002

Co-Pending Applications of Assignee

Applicant wishes to draw the Examiner's attention to the following co-pending applications of the present application's assignee.

Serial Number	Attorney Docket No.	Title	Filed
11/746,969	1DATA.041DV1	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	05/10/07
11/747,056	1DATA.041DV2	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	5/10/07

Application No.: 10/041,714
Filing Date: January 8, 2002

SUMMARY

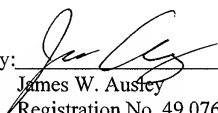
From the foregoing, the Applicant believes the subject application is in a condition ready for allowance and respectfully requests prompt issuance of a notice of allowability. However, should there remain any impediments to the allowance of this application that might be resolved by a telephone conference, the Examiner is respectfully requested to contact the Applicant's representative at the below indicated telephone number. Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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By: _____


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